

2004 04/386

LAKE COUNTY  
FILED FOR RECORD

2004 APR 1 10 11 AM

MORTGAGE

## REAL ESTATE MORTGAGE

This indenture witnesseth that the Ronald A. Ronciak Revocable Living Trust U/T/A dated March 24, 2004 and Terezia Ronciak Revocable Living Trust U/T/A Dated March 24, 2004 of 1005 Stratford Lane, Dyer, IN 46311, as joint tenants with rights of survivorship. as MORTGAGOR, Mortgage and warrant to Donna Ostazewski of 11085 Oregon Lane, Crown Point, IN 46307, as MORTGAGEE, the following real estate in Lake County, State of Indiana, to-wit:

Lot 67, in Parkview Terrace 2<sup>nd</sup> Addition to the Town of Dyer, as per plat thereof, recorded in plat book 45, page 125, in the Office of the Recorder of Lake County, Indiana.

Commonly known as 1005 Stratford Lane, Dyer, IN 46311  
Key #14-0162-0013 Unit 12

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness:

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that, until said indebtedness is paid, the Mortgagor will keep all legal taxes and charges against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing, with loss payable clause in favor of the Mortgagee, and will, upon request, furnish evidence of such insurance to the Mortgagee, and, failing to do so, the Mortgagee may pay said taxes or insurance, and the amount so paid, with Eight percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

**Additional Covenants: None**

Dated this 24<sup>th</sup> day of March, 2004.

Terezia Ronciak Revocable Living Trust  
U/T/A Dated March 24, 2004

BY: Terezia Ronciak  
Terezia Ronciak, Trustee

Ronald A. Ronciak Revocable Living Trust  
U/T/A Dated March 24, 2004

BY: Ronald A. Ronciak  
Ronald A. Ronciak, Trustee




# 11  
CK 60 2165  
A

**State of Indiana** )  
 ) **ss**  
**Lake County** )

Before me, the undersigned, a Notary Public in and for said County and State, this 24th day of March, 2004 personally appeared: Ronald A. Ronciak Trustee of the Ronald A. Ronciak Revocable Living Trust U/T/A dated March 24, 2004 and Terezia Ronciak, Trustee of the Terezia Ronciak Revocable Living Trust U/T/A Dated March 24, 2004 as joint tenants with rights of survivorship and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: May 4, 2009

Signature   
 Joseph M. Skozen  
 Resident of Lake County, Indiana.



**MAIL TO: Ronald A. Ronciak, Trustee**  
**Ronald A. Ronciak Revocable Living Trust U/T/A Dated March 24, 2004**  
**1005 Stratford Lane**  
**Dyer, IN 46311**